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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/010,193	01/21/1998	DAVID LEE GARRISON	23952-0046	8380
72386	7590	05/26/2009	EXAMINER	
SUTHERLAND II			AL HASHEMI, SANA A	
SUTHERLAND, ASBILL & BRENNAN, LLC			ART UNIT	PAPER NUMBER
999 PEACHTREE STREET			2156	
ATLANTA, GA 30309				
		MAIL DATE		DELIVERY MODE
		05/26/2009		PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b>	<b>Applicant(s)</b>
	09/010,193	GARRISON ET AL.
	<b>Examiner</b>	<b>Art Unit</b>
	Sana Al-Hashemi	2156

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

#### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

1) Responsive to communication(s) filed on 04 February 2009.

2a) This action is **FINAL**.                  2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

4) Claim(s) 59, 64 and 66-83 is/are pending in the application.

4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.

5) Claim(s) \_\_\_\_\_ is/are allowed.

6) Claim(s) 59, 64, 66-83 is/are rejected.

7) Claim(s) \_\_\_\_\_ is/are objected to.

8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on \_\_\_\_\_ is/are: a) accepted or b) objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All    b) Some \* c) None of:

1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413)
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	Paper No(s)/Mail Date. _____ .
3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)	5) <input type="checkbox"/> Notice of Informal Patent Application
Paper No(s)/Mail Date _____ .	6) <input type="checkbox"/> Other: _____ .

## **DETAILED ACTION**

This action is issued in response to amendment filed 2/4/09.

Claims 59, 64, 66-69-83, were amended. Claims 1-55 were canceled. Claims 56-58, 60-63, 65, were withdrawn.

### ***Claim Rejections - 35 USC § 102***

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Regarding Claims 59, 64, and 66-69, Embrey discloses a computer -implemented method comprising:

transmitting, from a source system processor to a remittance payment processor, a payment request on behalf of payor (Fig. 1, step 15, Col. 8, lines 6-10, Embrey); responsive to the transmission of the payment request, receiving, at a source system processor from the remittance payment processor, at least one payment instruction generated by the remittance payment processor (Fig. 1, step 13, Col. 8, lines 12-20, Embrey), wherein the generation of the at least one payment instruction included the remittance payment processor identifying a payee in a merchant database based, at least in part, on information in the payment request and retrieving information associated with the payee from the merchant database,

wherein the information is included in a the at least one payment instruction Fig. 1, step 18, Col. 8, lines 20-29, Embrey); and

issuing, by the source system processor, a payment associated with the payment request payments in accordance with the at least one payment instruction instructions received from the remittance payment processor wherein the payment is made to the identified payee (Fig. 1, Col. 8, lines 37-42, Embrey).

Regarding Claims 70, 73, 76, and 79, Embrey discloses a computer-implemented method wherein the generation of the at least one payment instruction further includes determining a remittance center of the payee to which the payment is to be sent, and wherein the payment is directed to the determined remittance center (Col. 9, lines 5-9, Embrey).

Regarding Claims 72, 75, 78, 81, Embrey, discloses a computer-implemented method wherein the issued payment is an electronic credit transmitted from the source system processor to an external entity (Fig. 1, steps 25, 13, and 17, Embrey).

Regarding Claims 82, and 83, Embrey discloses a computer-implemented method wherein identifying the payee in the merchant database based, at least in part, on information in the payment request of the set of payment requests includes generating an eleven-digit zip code from the information in the payment request of the set of payment requests and searching for stored information associated with the payee using at least the eleven-digit zip code (Fig. 5, step 319, Embrey).

***Allowable Subject Matter***

Claims 71, 74, 77, and 80 are objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims. The following is a statement of reasons for the indication of allowable subject matter: The generation of the at least one payment instruction instructions further includes altering an account number associated with the payment request according to at least one alteration rule associated with the payee, and wherein the payment includes the altered account number.

***Conclusion***

**THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

***Point of Contact***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Sana Al-Hashemi whose telephone number is 571-272-4013. The examiner can normally be reached on 8Am-4:30Pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Pierre Vital can be reached on 571-272-4125. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Sana Al-Hashemi/  
Primary Examiner, Art Unit 2156  
May 23, 2009